

City of St. Charles Recovery Checklist for Businesses

	DONE	Follow Up	Notes
Survey your damage after public safety officials indicate no hazards exist. Determine a micro sense of major problems, equipment damage, system disruptions, & utility service. Hold a key staff meeting to prioritize needs & assign areas of responsibility to key staff or "sector" offices for prioritized recovery areas & actions.			
Contact your insurance carrier & request an adjuster & insurance company representative to the site to meet with your key "sector" managers.			
Do not fall prey to individuals who, for a fee, will represent your interests with your insurance carriers. They are sometimes called a mediator.			
Hire only reputable licensed local or known contractors. Don't fall prey to scams where the opportunist stops by and will do the work for cash.			
Consider a private security, on-site service to protect your business from casual entry until the site can be secured.			
Consider erecting portable chain link fence barriers around your damaged building to secure authorized access & prevent undue safety concerns to people in the area.			
When recovery work inside or around your business structure occurs, request your insurance company provide guidance to assure workers, your employees, and others are wearing the appropriate safety equipment from a risk management perspective (hard hats, eye protection, gloves, respiratory protection, etc.). Provide daily safety briefings to on-site workers.			
Contact local government officials for assistance where they can help, such as emergency permits & authorizations.			
Contact local government with reference to FEMA assistance to local business in recovery efforts, including low interest loans, grants, etc.			
Contact your business' legal counsel & advise them of the situation & the need you will have for them to provide quick review of settlements, contracts, etc., related to your business' recovery efforts.			
Consider public relations firm & press releases about your business' status & recovery efforts. Consider a large sign in front of your damaged business stating your intent to recover & phone numbers to contact company representatives. Identify a single spokesperson for your business to deal with media inquiries.			

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Contact your suppliers & customers to let them know the status of your company & intent to recover ASAP. Ask for understanding, accommodations & loyalty where appropriate.			
Contact your bank or financing institutions & advise them of the situation. Make requests for accommodations where appropriate or needed.			
Get your information systems/computer network up and running at a remote location. Regain your ability to electronically communicate & confidence returns to customers & suppliers.			
Keep in-touch with your employees. Communicate with them routinely while normal operations are interrupted. Implement your employee Hot Line number and/or information gathering contingency location.			
If you are a principal in the business, take care of yourself & your health. You'll be under a lot of stress & need to maintain a leadership focus for all of your employees & staff. Take a break every now-and-then, delegate the load. Watch for employees who step up to the challenge during crisis, they're your leaders of tomorrow. Don't forget to say "thank you" & remember, humor is a good thing!			